Case 18-19773-CMG Doc 52 Filed 07/31/20 Entered 07/31/20 12:31:01 Desc Main Document Page 1 of 7

Fill in this info	rmation to identify your	case:	
Debtor 1	Lincoln White		
	First Name	Middle Name	Last Name
Debtor 2	Doris White		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	DISTRICT OF NEW JERSEY	
Case number	18-19773		
Case number	• •	DISTRICT OF NEW JERSEY	

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	285,300.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	29,337.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	314,637.00
Paı	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	456,036.79
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	40,836.00
	Your total liabilities	\$	496,872.79
Paı	t 3: Summarize Your Income and Expenses		
1.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,007.47
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,028.0
Pai	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
7 .	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	ı personal	, family, or

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Debtor 2	Doris White	Case number (if known) 18-19773	
Deptor 1	Lincoin white		

the court with your other schedules.

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$

\$_____6,056.84

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Fill in this information to identify your case:	
Debtor 1 Lincoln White	
Debtor 2 (Spouse, if filing) Doris White	
United States Bankruptcy Court for the: DISTRICT OF NEW	JERSEY
Case number (If known) 18-19773	Check if this is:
(II KHOWI)	■ An amended filing
	A supplement showing postpetition chapter 13 income as of the following date:
Official Form 106I	MM / DD/ YYYY

Official Form 1061

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Describe Employment			
1.	Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job,	Empleyment status	■ Employed	■ Employed
	attach a separate page with information about additional	Employment status	☐ Not employed	☐ Not employed
	employers.	Occupation	Lincoln Auto Repair	Senior Care of Hamilton
	Include part-time, seasonal, or self-employed work.	Employer's name	32 Jeanette Street	
	Occupation may include student	Employer's address		
	or homemaker, if it applies.		Trenton, NJ 08638	
		How long employed the	nere?	
_	0: 5 (!! 4) (!!			

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 0.00 2,708.33 2. deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. 0.00 0.00 Calculate gross Income. Add line 2 + line 3. 0.00 2,708.33

Official Form 106I Schedule I: Your Income page 1

Debt Debt		Lincoln White Doris White		C	ase number (<i>if known</i>)	18	8-19773	
	Cop	y line 4 here	4.		For Debtor 1		For Debtor 2 or non-filing spouse 2,708.33	
5.	List	all payroll deductions:						
	5a. 5b. 5c. 5d. 5e. 5f. 5g.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues	5a. 5b. 5c. 5d. 5e. 5f. 5g.		\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00	\$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 75.83 0.00 117.09 0.00 0.00	
6	5h.	Other deductions. Specify:	_ 5h 6.	•		+ \$		
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	7.	9		э \$		
7. 8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		581.06	\$	0.00	
	8b.	Interest and dividends	8b.	,	\$0.00	\$	0.00	
	8d. 8e. 8f.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	_ 8f. 8g.		\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00	\$ \$ \$	0.00 0.00 0.00	
	8h.	Other monthly income. Specify: Tax Refund divided by 12 Months	_ 8h		0.00			
		Daughter's Contribution Sister's Contribution	_		\$ 1,800.00 \$ 300.00	\$ \$		
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,681.06	\$		
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	<u> </u>	2,681.06 + \$		2,326.41 = \$ 5,	007.47
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	deper		•	•		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The result that amount on the Summary of Schedules and Statistical Summary of Certain ies					it 12. \$ 5,	007.47
13.	Do y	you expect an increase or decrease within the year after you file this form? No. Yes. Explain:	?				Combined monthly in	

Fill	in this informa	ation to identify yo	ur case:					
Deb	tor 1	Lincoln Whit	: e			Chec	k if this is:	
						_	An amended filing	
	tor 2 ouse, if filing)	Doris White						wing postpetition chapter the following date:
``	. 0,					_		
Unit	ed States Bank	ruptcy Court for the	DISTRI	CT OF NEW JERSEY			MM / DD / YYYY	
Cas	e number 18	8-19773						
(If kı	nown)							
Of	fficial Fo	rm 106J						
So	chedule	J: Your	 Exper	ises				12/1
Be	as complete ormation. If m	and accurate as	possible. eded, atta	. If two married people ar ich another sheet to this t				
Par		ribe Your House	hold					
1.	Is this a joi							
	□ No. Go to							
		es Debtor 2 live i	n a separ	ate household?				
							_	
	ЦΥ	es. Debtor 2 mus	t file Offici	al Form 106J-2, Expenses	for Separate House	hold of Debt	or 2.	
2.	Do you hav	e dependents?	☐ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Daughter		37	Yes
					Ointer		00	□ No
					Sister		60	■ Yes
								□ No □ Yes
								□ No
								☐ Yes
3.	expenses of yourself an	penses include if people other t d your depende	han nts? □	No Yes				
		nate Your Ongoi		ly Expenses uptcy filing date unless y	ou are using this fo	rm as a su	nnlement in a Cha	enter 13 case to report
exp		a date after the l		y is filed. If this is a supp				
the	value of suc	h assistance an		government assistance it	•		V	
(Off	ficial Form 10	061.)					Your exp	enses
4.		or home owners		ses for your residence. In	nclude first mortgage	4. \$		2,503.01
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a. \$		0.00
		erty, homeowner's	s, or renter	's insurance		4b. \$		0.00
				upkeep expenses		4c. \$		0.00
	4d Home	owner's associat	ion or con-	dominium duce		2 br		0.00

0.00

5. Additional mortgage payments for your residence, such as home equity loans

B. Utilities: Ba Electricity, heat, natural gas Ba Utilities South			Lincoln \ Doris Wi		Case num	ber (if known)	18-19773
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6b. \$ 50.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 100.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 100.00 7c. Food and housekeeping supplies 7c. \$ 400.00 8c. Childrare and children's education costs 8c. \$ 0.00 9c. Clothing, laundry, and dry cleaning 9c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. \$ 100.00 10c. Personal care products and services 11c. Personal care products and services 11c. Personal care products and services 11c. Charitable contributions and religious donations 11c. Personal care products and services a	6.	Utilitie	es:				
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other, Specify: 6d. Specify: 6d. Specify: 6d. Specify: 6d. Specify: 6d. Specify: 7 \$ 400.00 8d. Other, Specify: 8 \$ 0.00 9c. Childare and children's education costs 8 \$ 0.00 9c. Childare and children's education costs 10. Specify: 10. Specify: 11. Specify: 12. Transportation. Include gas, maintenance, bus or train fare. 12. Transportation. Include gas, maintenance, bus or train fare. 13. Specify: 14. Specify: 15. Don tol Include gar pyments: 16. Don tol Include gar pyments: 17. Specify: 18. Le Insurance 19. Specify: 19. Don tol Include insurance deducted from your pay or included in lines 4 or 20. 19. Le Insurance 19. Specify: 19. Le Insurance 19. Specify: 19. Don't include insurance deducted from your pay or included in lines 4 or 20. 19. Le Insurance 19. Specify: 19. Don't include insurance 19. Specify: 19. Car payments for Vehicle 1 17. Insurance in training to Vehicle 1 17. Dear payments for Vehicle 2 17. Other: Specify: 17. Other: Specify: 18. Vour payments of almony, maintenance, and support that you did not report as deducted from your pay or line 3 of this form or on Schedule F. Your Income. 20. Mortgages on other property 20. Other payments or assessments on vehicle 2 21. Other: Specify: 21. Other: Specify: 22. Calculate your monthly expenses ror pour monthly income. 23. Mortgages on other property 24. Other: Specify: 25. Calculate your monthly expenses from your monthly income. 26. Mortgages on other property 27. Other: Specify: 28. Calculate your monthly expenses from your monthly income. 29. Mortgages on other property 29. Calculate your monthly expenses from your monthly income. 29. Mortgages on other property 29. Calculate your monthly expenses from your monthly income. 29. Mortgages on other property 29. Calculate your monthly expenses from your monthly income. 29. Mortgages on other property 29. Dought payments to increase or decrease lecture of a modification to the terms of your monthly necess from your calculate income. 2		6a.	Electricity,	heat, natural gas	6a.	\$	250.00
6d. Chter. Specify:		6b.	Water, sev	ver, garbage collection	6b.	\$	50.00
Food and housekeeping supplies 7. \$ 400.00		6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	100.00
B. Childcare and children's education costs 8. \$ 0.00		6d.	Other. Spe	ecify:	6d.	\$	0.00
Section Sec	7.	Food	and house	ekeeping supplies		\$	400.00
10. Personal care products and services 11. Medical and dental expenses 12. Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. S. 0.00 14. Charitable contributions and religious donations 15. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c.	8.	Childe	care and c	hildren's education costs	8.	\$	0.00
11. Medical and dental expenses 2. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 3. Entertainment, clubs, recreation, newspapers, magazines, and books 13. Similar to include insurance and religious donations 14. \$ 0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. S 0.00 15b. Health insurance 15c. Vehicle insurance 15d. Vehicle insurance 16d. Vehicle insurance 17d. Car payments for Vehicle 1 17d. Vehicle insurance 17d. Vehicle insurance 17d. Vehicle insurance 17d. Vehicle 1 17d. Vehicle insurance insurance 17d. Vehicle insurance 17d. Vehicle insurance 17d. Vehicle	9.	Cloth	ing, laund	ry, and dry cleaning	9.	\$	100.00
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13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 0.00 14. Charitable contributions and religious donations 14. \$ 0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 250.00 15b. Health insurance 15c. \$ 125.00 15c. Vehicle insurance 15c. \$ 125.00 15d. Other insurance. Specify: 15c. Vehicle insurance 15c. \$ 125.00 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 17a. Car payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other.	12.	Trans	portation.	Include gas, maintenance, bus or train fare.	40		450.00
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Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. It lie insurance 15b. S				ributions and religious donations	14.	\$	0.00
15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Other insurance. Specify: 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. \$ 0.00 17c. Core payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other specify: 17d. Other specify: 17d. Other specify: 18e. \$ 0.00 17d. Other specify: 190. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 1061). 18 Your payments of alimony, maintenance, and support they with you. 19 Other payments you make to support others who do not live with you. 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20b. \$ 0.00 20b. Real estate taxes 20c. Property, homeowner's, or rente's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Security of the securit	15.			scurance deducted from your pay or included in lines 4 or 20			
15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. 15c. Other insurance. Specily: 15c. \$ 0.00 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. \$ 0.00 17c. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. \$ 0.00 17c. Other. Specify: 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Vour payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Your payments you make to support others who do not live with you. Specify: 19. Other payments you make to support others who do not live with you. Specify: 20a. Mortgages on other property 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes 20b. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Homeowner's association or condominium dues 20e. * 0.00 20d. Homeowner's association or condominium dues 20e. \$ 0.00 20d. Homeowner's association or condominium dues 20e. \$ 0.00 20d. Other: Specify: 21. *\$ 0.00 21. Other: Specify: 22. Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Subtract your monthly expenses from line 22c above. 23b\$ 1,028.01 25c. Subtract your monthly expenses from your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year of do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?					15a	\$	250.00
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23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. \$ 979.46 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	_0.		•	•	23a.	\$	5 007 47
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The result is your <i>monthly net income</i> . 23c. \$ 979.46 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.							4,020.01
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.		23c.	Subtract y	our monthly expenses from your monthly income.			
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For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	٠.	_					
modification to the terms of your mortgage? ■ No.	24.						ease or decrease because of a
■ No.					ortgage	payment to more	acc of accidate because of a
				Explain here:			

Fill in this info	rmation to identify your	case:	
Debtor 1	Lincoln White		
	First Name	Middle Name	Last Name
Debtor 2	Doris White		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	DISTRICT OF NEW JERSEY	
Case number	18-19773		
(if known)			

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below	
Di	d you pay or agree to pay someone who is I	OT an attorney to help you fill out bankruptcy forms?
	No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
tha	t they are true and correct. /s/ Lincoln White	d the summary and schedules filed with this declaration and X /s/ Doris White
tha	t they are true and correct. /s/ Lincoln White Lincoln White	X /s/ Doris White Doris White
tha	t they are true and correct. /s/ Lincoln White	X /s/ Doris White